

Certificate Number: 14424-NJ-DE-035018920

Bankruptcy Case Number: 20-20263



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 25, 2020, at 7:28 o'clock PM EDT, Adolph Cubelo completed a course on personal financial management given by internet by BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 25, 2020 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: Instructor